First Citizens Bank

FIRST CITIZENS BANK GRANT PROGRAM

Qualify for a $10,000 grant for your closing costs and loan fees.

Here at First Citizens Bank, we've helped generations of homeowners reach their goals by providing personalized service and mortgage solutions to meet their needs.

When buying a home seems out of reach, we're here to help you open the door to new possibilities with options like our First Citizens Bank Grant Program that offers up to $10,000[1] toward your closing costs and loan fees. This money does not need to be repaid and does not increase your rate, payment or points.

The $10,000 can be applied toward:

- Lender closing costs, third-party fees, and settlement costs.
- Points to buy down your rate and lower your mortgage payment.
- Upfront mortgage insurance premium on FHA loans.

What we offer:

- Extensive experience and dedication to helping you start building your future in a new home.
- Affordable options with a range of mortgage solutions.
- Personalized assistance and a commitment to working with you at each step of your journey to homeownership.

The First Citizens Bank Grant Program must be combined with a First Citizens Bank FHA home loan.[2]

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[1] Income and asset restrictions apply. To qualify for the First Citizens Bank Grant Program (First Citizens Bank Grant), you must meet both the income limits and location eligibility determined by location in a low-income census tract or majority-minority census tract. First Citizens Bank Grant is available in select counties located in CA, GA, MA, NC, and SC. Call to confirm eligible counties and property eligibility. This is a limited time program subject to the availability of funding allocated to the First Citizens Bank Grant. Customer cannot keep any dollar amount of the First Citizens Bank Grant program outside of the loan transaction. Real Estate agent's commission is not covered by the First Citizens Bank Grant. All, or a portion of the First Citizens Bank Grant contribution may be reported to the IRS and the customer will be responsible for any federal, state, or local taxes. Covered closing costs and fees must be part of loan transaction.

[2] First Citizens Grant Program is available on FHA home loans only. Home loan must be funded by First Citizens Bank.

Normal credit approval applies. This offer does not constitute a commitment to lend. Program terms availability are subject to change without notice. Other restrictions and limitations may apply. Consult a tax advisor regarding the deductibility of interest.

Member FDIC
EQUAL HOUSING LENDER

FIRST CITIZENS BANK FORGIVABLE LOAN PROGRAM

Up to $10,000 toward your down payment and closing costs.

Here at First Citizens Bank, we've helped generations of homeowners reach their goals by providing personalized service and mortgage solutions to meet their needs. When buying a home seems out of reach, we're here to help you open the door to new possibilities with options like our First Citizens Bank Forgivable Loan Program that offers up to $10,000[1] toward your down payment and closing costs.

The $10,000 can be applied toward:

- Down payment assistance
- Lender closing costs, third-party fees and settlement costs

What we offer:

- Extensive experience and dedication to helping you start building your future in a new home
- Affordable options with a range of mortgage solutions
- Personalized assistance and a commitment to working with you at each step of your journey to homeownership

You must occupy the home as a primary residence for the first five years of the loan,[2] and the First Citizens Bank Forgivable Loan Program must be combined with select First Citizens Bank first mortgage programs.[3]

Ready to learn more?

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[1] Income and asset restrictions apply. To qualify for the First Citizens Bank Forgivable Loan Program (FLP), you must meet both the income limits and location eligibility determined by location in a low-income census tract or majority-minority census tract. First Citizens Bank FLP is available in select counties in CA, GA, MA, NC, and SC only. Call to confirm eligible counties and property eligibility. This is a limited time program subject to the availability of funding allocated to the First Citizens Bank FLP. Customer cannot keep any dollar amount of the First Citizens Bank FLP outside of the loan transaction. Real Estate agent's commission is not covered by the First Citizens Bank FLP. All, or a portion of the First Citizens Bank FLP contribution may be reported to the IRS and the customer will be responsible for any federal, state, or local taxes. Covered closing costs and fees must be part of the loan transaction. Tax implication of this offer is 20% of the FLP fund contribution will be reported to the IRS and the customer will be responsible for any federal, state or local taxes.

[2] If home is sold or refinanced within the first five years, you will be required to pay back the FLP.

[3] FLP is available with Conforming, Community Opportunity, FNMA HomeReady, and OneMortgage. Home loan must be funded by First Citizens Bank.

Credit approval applies. This offer does not constitute a commitment to lend. Program terms availability are subject to change without notice. Other restrictions and limitations may apply. Consult a tax advisor regarding the deductibility of interest.

Qualified homebuyers may be eligible for a lower payment.

At First Citizens Bank, we believe everyone deserves a place to call home, and we've helped generations of homeowners reach their goals by providing personalized service and mortgage solutions to meet their needs.

Today, potential homebuyers in certain counties[1] may now qualify for our lower mortgage rate and increased buying power.

For qualified buyers, we're offering:

- Up to 1% lower rate than current market rates[2]
- Lower monthly payments that can help increase buying power[3]
- Assistance with downpayment and closing costs[4]

For more information or to see if you qualify, please contact:

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1 To qualify for this offer, the property must be located within a Majority-Minority Census Tract (MMCT) as designated by census data within First Citizens Bank assessment areas located in Georgia, North Carolina, or South Carolina only. Homebuyer must also have income that is 80% or less of the median area income. Available on purchase loans only and homebuyer must occupy property at time of purchase. Offer is limited to one per homebuyer. Contact us today for additional details and qualifying criteria.

2 Reduced Rate Incentive available on conventional, FHA and FNMA Homeready only.

3 An example of a typical extension of credit with the above-mentioned factors is as follows: an amount financed of $380,000 with a term of 30 years, the interest rate would be 6.000%, with an APR of 6.335%, consisting of 360 equal payments of $2,278. APR will not increase after consummation, a statement of fact.

4 Mortgage Assistance Grant, which can provide a grant up to $5,000 towards down payment assistance and closing costs can be combined with this reduced rate incentive. Income and property eligibility applies.

Offer may be discontinued at any time without notice. Home loan must be closed by First Citizens Bank. Credit approval applies. This offer does not constitute a commitment to lend.

Program terms and availability are subject to change without notice. Other restrictions and limitations may apply. Consult a tax advisor regarding the deductibility of interest.